

## REMARKS

Applicants respectfully traverse and request reconsideration.

Claim 22 has been objected to due to informalities. Claim 22 has been amended to correct the typographical error. Accordingly, Applicants respectfully request withdrawal of the objection.

Claims 52-56 stand rejected under 35 U.S.C. § 101 because the claimed invention is allegedly directed to non-statutory subject matter. Applicants respectfully submit that there appears to be an error. Claim 52 reads as follows:

52. A transaction card comprising:  
a first portion at least containing transaction card account information; and  
a second portion containing a translucent identification member having a translucent area that includes one or more obscured user identifiers.

As seen above, claim 52 is directed to an apparatus, namely a card and in particular, a transaction card. The office action states that claim 52 is rejected because it recites “a series of steps of acts to be performed”. Claim 52 and claims 53-56 are not method claims but instead are apparatus claims and as such, Applicants respectfully request withdrawal of the rejection.

Claims 1-4, 22-23 and 25-27 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Goede in view of U.S. Publication No. 2005/0177716 (Ginter et al.). This is a new ground of rejection. Applicants respectfully submit that the Goede reference does not teach what is alleged and that the claims should be passed to allowance. For example, claim 1 requires several different elements beyond the translucent identification member. They are 1) a plurality of obscured user identifiers and 2) identification information. These are two different limitations. As claimed, the identification information is assigned to the plurality of obscured user identifiers and it is also stored. The identification information is also provided on the translucent identification member at a different location from the plurality of obscured identifiers. The office action appears to cite the same information from the Goede reference as

allegedly corresponding to the two different pieces of information set forth in claim 1. For example, the office action states that the claimed obscured user identifiers are taught in col. 2, lns. 45-47. These two lines of the reference actually refer to substrate 12 and simply say that substrate 12 may be transparent. The substrate also includes sequence representing means which are sequence of integers such as from 0 to 9 that are put on the substrate in groups. (See col. 2, lns. 62-66). This sequence of integers is alleged to correspond to the claimed obscured identifiers. The office action, however, also appears to cite the same sequence representing means to correspond to the claimed “identification information” and cites to col. 1, lns. 45-47. This cited portion again refers only to the sequence representing means. There is no separate identification information that is stored and assigned to a plurality of obscured user identifiers taught or suggested in Goede that are located at a different location from the plurality of obscured identifiers. Since Goede does not teach what is alleged, Applicants respectfully submit that the rejection must be withdrawn and the claims passed to allowance.

Although the claims are allowable as set forth above, Applicants also respectfully submit that the newly cited reference, namely the Ginter reference, also fails to teach what is alleged. It is admitted that Goede does not teach a translucent identification member that has identification information located at a different location from a plurality of obscured identifiers. Ginter is alleged to teach this subject matter in paragraph 220 thereof. However, the cited portion of Ginter instead refers to adding fingerprints embedded in content so that the content is protected by a fingerprint when the content is released in clear form. Employing a fingerprint in the Goede design or Applicants’ claimed design has no relevance or purpose. Applicants also respectfully submit that the office action also does not provide any reasoning as to why applying a fingerprint to Goede would somehow result in the claimed method. Accordingly, Applicants respectfully submit that the rejection be withdrawn.

The dependent claims add additional novel and not obvious subject matter.

Applicants also respectfully note a typographical error in applying the Ginter reference as the rejection actually refers to the “Goede” reference on page 5.

As to claim 22, this claim is rejected under similar grounds as claim 1. Applicants respectfully reassert the relevant remarks made above and again note that there is no recording of a link between a user and identification information associated with one or more obscured identifiers taught in col. 1, lns. 47-56 wherein the obscured identifiers are in a translucent identification member. In addition, claim 22 requires that the request from the user includes user specific information wherein the user specific information is combined with other information to produce one or more obscured user identifiers. Ginter has been cited as allegedly teaching this subject matter in paragraph 220 thereof. However, as noted above the fingerprint in Ginter is not used to produce obscured user identifiers as alleged. In fact, the fingerprint is used as a safety mechanism to help indicate which party produced the clear text form of the information. This is not relevant to Applicants’ claimed operation. Accordingly, Applicants respectfully submit that the claims be passed to allowance.

Claims 11-20 and 29-51 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Oksman et al. in view of Goede. Applicants respectfully submit that the Oksman reference actually teaches the opposite of what is claimed. For example, as set forth in claim 11 the “visual filtering pattern” is sent to the display device whereas the “obscured user identifiers” are “located on a translucent identification member sized to be smaller than the display”. As such, the obscured user identifiers are not displayed on a display. To the contrary, the visual filtering pattern is sent to the display device. In contrast, the cited portions of Oksman state that the “characters, icon, pictures, words or other graphic representations” are actually presented on “video display 7” (col. 4, lns. 13-26). The removable screen 13 actually serves as a

type of visual filtering pattern in Oksman. As such, a completely opposite approach is described in Oksman wherein the characters or icons are displayed on the display and the screen 13 is used as a type of filtering pattern. Applicants claim an opposite approach. Since Oksman does not teach the claimed subject matter, the claims are in condition for allowance. Applicants respectfully reassert the relevant remarks made above with respect to independent claim 29. Accordingly, this claim is also in condition for allowance.

As to independent claim 36, Applicants respectfully reassert the relevant remarks made above since the translucent identification member has the obscured user identifiers thereon.

As to independent claim 43, Applicants respectfully reassert the relevant remarks made above. As such, this claim is also in condition for allowance.

As to independent claim 45, Applicants respectfully reassert the relevant remarks made above and as such, this claim is also in condition for allowance.

The dependent claims add additional novel and not obvious subject matter.

Claims 6-9 and 52-56 stand rejected under 35 U.S.C. § 102(b) as allegedly being anticipated by Goede et al. Claim 52 has been amended to indicate that the transaction card identification information is transaction card account information (see for example, FIGs. 12 and 13 and associated description in Specification) and in addition includes a second portion containing a translucent identification member having a translucent area that includes one or more obscured identifiers. Goede does not contemplate this combination and Applicants are unable to find any reference to any account information on the transaction card thereof and that also includes a translucent identification member in another portion of the transaction card. Accordingly, Applicants respectfully submit that this claim is in condition for allowance. As to claim 6, Applicants respectfully reassert the relevant remarks made above since Goede does not

provide identification information as placed on the translucent identification member. Accordingly, Applicants respectfully submit that this claim is also in condition for allowance.

The dependent claims add additional novel and not obvious subject matter.

Applicants respectfully submit that the claims are in condition for allowance and respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

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